

Members can look up individual account information online

New password-protected login provides more security

For several years, members have been able to look up their individual PERSI account information online on our Web site. Now, the program is much easier to use, with fewer opening pages. It is also now more secure with a new password-protected login system.

The first time you use the new login system, you will need to click "Register Now," which will take you to a Member Registration page.


The registration page will ask you for your Social Security Number, Date of Birth, and Last Name. A check box will ask you whether you'd like to receive occasional e-mail newsletters from PERSI. When you're done entering the information, click the Submit button.

The next page will ask you for your e-mail address, a

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Member Account Information Log In

For security purposes the log in process for viewing your account information has changed. As of July 12, 2004 you will need an Email Address and Password to access this site. If you have already registered you may sign in below. If you have not registered, click [Register Now](#).



E-mail Address:

Password:

Submit

[Lost Password?](#) [Not Registered? Register Now](#)

[Help Page](#)

Above: PERSI's new Member Account Information Log In page. The first time you use it, you will need to click "Register Now."

Below: the Member Registration page. After registering, you will just need your e-mail address and password for future visits to the site.

Member Registration

Welcome to the PERSI Account Information Site. You must register to use this site. Enter your Social Security Number, Date of Birth and Last Name to start the registration process. You may want to try various spellings of your last name as it may appear slightly different in our system (i.e., McArthur, Mc Arthur, McArthur Jr).

Social Security Number:

Date of Birth:

Last Name:

☐ I would like to receive occasional email newsletters

Submit

[No thanks, I don't want to register now.](#)

Could You Use a Financial Planner?

Financial planning is the process of looking at the “big picture” of your financial situation. We all have financial goals—buying a home, funding our children’s education, preparing for retirement, to name just a few. Financial planning helps you set financial goals and focus on making decisions that will enable you to meet your objectives.

It is possible to act as your own financial planner with the help of books, magazines and software packages, but there may be times when you want assistance from an expert. For example, you need help with a specific aspect of your financial plan, you don’t have time to do your own planning, or you have an immediate or unexpected financial need.

Obtaining help from a professional shouldn’t be thought of as something only for the wealthy. Even people with modest incomes and financial goals can benefit from financial planning.

How to Choose a Financial Planner—Where to Start

Finding a financial planner is not as difficult as you might think. Start by getting referrals from friends and relatives. If that doesn’t work, you might try the Financial Planning Association or the Certified Financial Planner Board of Standards, Inc.

Finding the Right Match

Most financial planners don’t charge for an initial consultation, so you may want to interview several to find one who is right for you. Your goal should be to find someone you are comfortable with. Remember, you will be sharing personal information with your planner, so choose someone with whom you can be open and honest. Once you find a planner you like, check the candidate’s qualifications, certification, background and experience.

Financial planning covers a wide range of services, so aside from checking credentials you’ll want to choose a planner whose professional background suits your needs. For example, if you are interested in retirement planning, you’ll want an advisor with experience and expertise in stocks and other long-term growth investments. Keep in mind, too, that many financial planners also are registered as investment advisors or hold other licenses allowing them to sell products, such as life insurance. When financial planners are not registered as investment advisors or allowed to sell other products, they may send you to specialists to help implement their recommendations.

In addition, ask prospective advisors about their approach to financial planning. Make sure that it’s not too aggressive or too conservative for your personal style. Also, ask about the type of clients they work with.

You also may want to find out if you’ll be working with other people in the financial planner’s office. If you will, you may want to meet them, too. In addition, if the financial planner will send you to other specialists, it’s a good idea to get their names and check their backgrounds and qualifications beforehand.

Consider Costs Before You Sign Up

The cost of financial planning varies dramatically, depending on the amount you invest, where you live, the services you receive and the planner’s level of experience. Because financial planners use different methods to charge their clients, be sure to ask about fees during your initial consultation.

Individual account information online Continued from front

secret question, and an answer to that secret question. The e-mail is what you will use for your login. The secret question and answer are if you need to phone in and speak with someone about your e-mail address. When you're done entering the information, click the Submit button.

The next page will tell you that your password has been sent to you. It may take a few minutes to arrive. In the e-mail, you can click the button to take you to the page to enter your e-mail address and password. Copy the password out of the e-mail sent to you and enter it on the login page along with your e-mail address. When you're done entering the information, click the Submit button.

In the future, you won't need to register again; all you'll have to enter is your e-mail address and password.

Member Account Information

About You	
Name	Joe Spud
Birth Date	April 9, 1964
Mailing Address	123 Tater Way Butterville ID 83339
Current Annual Gross Salary	\$47,480.76
Average Annual Gross Salary	\$47,480.76
Membership Category	General Member
Months of Service	142
Date of Last Contribution	June 30, 2004
Current Status	Active

Your PERSI Retirement Plans	
Base Plan	
Base Plan Balance as of 7/19/04	\$39,736.92
Contribution Rate	6.23%
Choice Plan 401(k)	
Choice Plan Balance as of 7/17/04	\$22,295.65
Current Contribution Rate	10%
For more detailed information on your Choice Plan 401(k) account, and to conduct 401(k) transactions, exit to the Choice Plan site at Mellon HR Solutions.	
Beneficiary Information	
Primary Beneficiary	Daughter, Curly Fries

Above is an example of the information available when logging on to the online Member Account Information program. It will show your name, birthdate and mailing address of record. If any of these items are incorrect, you need to contact your human resources or payroll department at work, as PERSI receives this information from your employer. To change your current Choice Plan 401(k) contribution rate, provide your employer with an updated Choice Plan Enrollment Form, available on our Web site. To update your beneficiary, complete a new Beneficiary Designation form available on our Web site.

Address and name changes are made through your employer

Need to change your name and/or address on file with PERSI? If so, contact your employer's human resources or payroll office to update your information. PERSI receives your name and address each month via a report from your employer.

PERSI welcomes one new Retirement Board member, says goodbye to another



Clifford Hayes



Sue Simmons

PERSI welcomes Clifford T. Hayes as a new appointee to your Retirement Board, effective July 1, 2004. Cliff is Chief of Police for the City of Post Falls and has been with the Post Falls Police Department since 1983. Hired as a dispatcher, he has moved through the ranks, holding the positions of Patrol Officer and Detective. He became Chief of Police in 1987. Cliff is also currently President of the Idaho Chief's of Police Association.

PERSI also says goodbye to departing Board Member Sue Simmons. Sue has served on the PERSI Board since 1995, and during her tenure has served on the Audit Committee and the Alternative Investment Subcommittee. Over the years, her financial expertise has been invaluable to the Board and PERSI members as a whole. She is currently Administrator for the Division of Administrative Services at the Idaho Department of Transportation. We thank Sue for all her hard work and dedication to PERSI.

PERSI has a five-member Retirement Board. Trustees are appointed by the Governor for terms lasting five years. These appointments are subject to Senate confirmation. State law requires that two members of the Board be active PERSI members with at least ten years of service, while the other three come from the private sector.

Three long-term PERSI employees retire

This summer, PERSI lost three valuable, long-term employees to retirement. Anna Garlock and Judith Porges, two Member Service Representatives, have both retired after some 27 years each with PERSI. Mary Christensen, a Benefits Analyst, leaves us with 20 years of PERSI service.

The knowledge and experience of these three will be greatly missed, but we wish them the best of luck in retirement!

Record numbers retire

Each September we have a surge of retirements, as that is the month that teachers retire, and school districts make up some 40% of PERSI's membership.

Every year we also set a new record for the number of September retirees. This year we celebrated 595 new retirements, breaking last year's record of 538!

A "normal" month has about 100 retirees. But, in spite of this huge surge, PERSI staff gave it their all to ensure that all new retirees would make the September payroll, and we are proud to say everyone did.



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Choice Plan: 1.866.ID.PERSI
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